In re: Cynthia Lynn Craig-Halbleib Debtor Case No. 20-00836-HWV Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1 User: AutoDocke Page 1 of 4 Date Rcvd: Apr 13, 2020 Form ID: pdf002 Total Noticed: 47

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Apr 15, 2020.
                                                                                  6212 Nassau Road, Harrisburg: Bankruptcy, Po Box 100039,
                                                                                                                      Harrisburg, PA 17112-1847
db
                           +Cynthia Lynn Craig-Halbleib,
                           +Aaron's Sales & Lease, Attn: Bankruptcy, Po Box 100039, Kennesaw, GA 30156-9239
+Aes Members 1st Fcu, Attn: Bankruptcy, Po Box 40, Mechanicsburg, PA 17055-0040
+American First Finance, Attn: Bankruptcy, Po Box 565848, Dallas, TX 75356-5848
5308741
                                                                                                                                           Kennesaw, GA 30156-9239
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                           +Bank of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413
+Bank of America, N.A., P O Box 982284, E1 Paso, TX 79998-2284
+Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
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                           +Bureau of Account Managment,
                                                                                 3607 Rosemont Ave Ste 502, Po Box 8875,
                              Camp Hill, PA 17001-8875
                           +CMRE Financial Services, Attn: Bankruptcy,
5308805
                                                                                                               3075 E. Imperial Hwy, Suite 200,
                               Brea, CA 92821-6753
                         ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099
5308807
                           (address filed with court: Continental Finance Company,
                                                                                                                                    Attn: Bankruptcy, Po Box 8099,
                              Newark, DE 19714)
5308803
                           +Citibank, NA, Centralized Bankruptcy,
                                                                                                        Po Box 790034,
                                                                                                                                         St Louis, MO 63179-0034
                           +Deville Mgmt, Attn: Bankruptcy, Po Box 1987, Colleyville, TX 76034-1987
+Eos Cca, Attn: Bankruptcy, 700 Longwater Dr, Norwell, MA 02061-1624
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                           +FedLoan Servicing, Attn: Bankruptcy, Po Box 69184,
+First PREMIER Bank, Attn: Bankruptcy, Po Box 5524,
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                                                                                                                                  Harrisburg, PA 17106-9184
                                                                                                      Po Box 5524,
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                                                                                                                                   Sioux Falls, SD 57117-5524
                           +Fortiva, Attn: Bankruptcy, Po Box 5524, Sloux Falls, SD 5/11/-5524
+Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
+LoanCare LLC, Attn: Consumer Solutions Dept, Po Box 8068, Virginia Beach, VA 23450-8068
+Lower Paxton Township Authority, 425 Prince Street, Harrisburg, PA 17109-3053
Pennsylvania Power and Light, Two North Ninth Street, Montrose, PA 18801
+Rr/residence, 251 S Lake Ave, Pasadena, CA 91101-3003
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                           +The Money Source Inc., 500 South Broad Street, Suite 100A, Meriden, CT 06450-6755
+Total Visa/Bank of Missouri, Attn: Bankruptcy, Po Box 85710, Sioux Falls, SD 57118-5710
+US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
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                                                                                            Po Box 7860,
                                                                                                                       Madison, WI 53707-7860
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                                                        Attn: Bankruptcy,
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                           +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 13 2020 20:40:59
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                           Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
+E-mail/Text: bankruptcy@consumerportfolio.com Apr 13 2020 19:43:59
Attn: Bankruptcy, Po Box 57071, Irvine, CA 92619-7071
+E-mail/Text: bankruptcy@credencerm.com Apr 13 2020 19:44:06
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                              17000 Dallas Parkway, Suite 204,
                                                                                               Dallas, TX 75248-1940
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                           +E-mail/PDF: creditonebknotifications@resurgent.com Apr 13 2020 19:39:09
                           Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV +E-mail/Text: electronicbkydocs@nelnet.net Apr 13 2020 19:43:57
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                              Department of Education/Nelnet, Attn: Claims, Po Box 82505,
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                           Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
+E-mail/Text: bnc-bluestem@quantum3group.com Apr 13 2020 19:44:03 F.
Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395-1250
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                           +E-mail/Text: bankruptcy.notices@hdfsi.com Apr 13 2020 19:44:05
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                                                                Po Box 22048, Carson City, NV 89721-2048
                              Attn: Bankruptcy,
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                             E-mail/Text: JCAP_BNC_Notices@jcap.com Apr 13 2020 19:44:00
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                               Po Box 1999, Saint Cloud, MN 56302
                           +E-mail/Text: bncnotices@becket-lee.com Apr 13 2020 19:43:39 Kohls/GAttn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
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                             E-mail/PDF: resurgentbknotifications@resurgent.com Apr 13 2020 19:39:10
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                           Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
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                              LVNV Funding/Resurgent Capital,
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                               Greenville, SC 29603-0497
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                             E-mail/PDF: MerrickBKNotifications@Resurgent.com Apr 13 2020 19:40:08
                                                                                                                                                                   MERRICK BANK,
                              Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
                           +E-mail/PDF: MerrickBKNotifications@Resurgent.com Apr 13 2020 19:39:32
5308833
                              Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
                             E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 13 2020 19:40:10
5308835
                           Portfolio Recovery, Attn: Bankruptcy, 120 Corporate +E-mail/Text: BKRMailOPS@weltman.com Apr 13 2020 19:43:46
Attn: Bankruptcy, 375 Ghent Rd, Akron, OH 44333-4601
                                                                                                        120 Corporate Blvd, Norfold, VA 23502
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                           +E-mail/PDF: gecsedi@recoverycorp.com Apr 13 2020 19:39:33
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                              Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
E-mail/Text: bkrcy@ugi.com Apr 13 2020 19:44:06 UGI, PO Box 1
                             E-mail/Text: bkrcy@ugi.com Apr 13 2020 19:44:06
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                              Reading, PA 19612-3009
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                             E-mail/Text: bkrcy@ugi.com Apr 13 2020 19:44:06
                                                                                                                         UGI Utilities, Inc.,
                              Reading, PA 19612
                             E-mail/Text: bankruptcy@uscbcorporation.com Apr 13 2020 19:42:18
Attn: Bankruptcy, Po Box 75, Archbald, PA 18403
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                           Attn: Bankruptcy, Po Box 75, Archbald, PA 18403
+E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Apr 13 2020 19:42:16
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                                               Verizon Wireless Bk Admin,
                                                                                                     500 Technology Dr Ste 550,
                               Verizon,
                               Weldon Springs, MO 63304-2225
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District/off: 0314-1 User: AutoDocke Page 2 of 4 Date Rcvd: Apr 13, 2020

Form ID: pdf002 Total Noticed: 47

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
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                +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Apr 13 2020 19:42:17
                                                                   500 Technology Dr, Ste 500,
                 Verizon Wireless,
                                     Attn: Verizon Bankruptcy,
                 Weldon Springs, MO 63304-2225
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                +E-mail/Text: bankruptcynotice@westlakefinancial.com Apr 13 2020 19:43:57
                 Westlake Financial Services,
                                                 Attn: Bankruptcy,
                                                                      Po Box 76809, Los Angeles, CA 90076-0809
                                                                                                TOTAL: 23
           ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                                                                                 Kennesaw, GA 30156-9239
5308742*
                +Aaron's Sales & Lease,
                                          Attn: Bankruptcy,
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Camp Hill, PA 17001-8875

District/off: 0314-1 User: AutoDocke Page 3 of 4 Date Rcvd: Apr 13, 2020 Form ID: pdf002 Total Noticed: 47

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***** BYPASSED RECIPIENTS (continued) *****
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                +Capital One, Attn: Bankruptcy, +Citibank, NA, Centralized Ban
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                +Citibank, NA, Centralized Bankruptcy, Po Bo:
+Credit One Bank, Attn: Bankruptcy Department,
                                                                                St Louis, MO 63179-0034
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                                                                                      Las Vegas, NV 89193-8873
                +Department of Education/Nelnet,
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                                                     Attn: Claims,
                                                                     Po Box 82505,
                                                                                       Lincoln, NE 68501-2505
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                +Department of Education/Nelnet,
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                +Department of Education/Nelnet, Attn: Claims,
+Eos Cca, Attn: Bankruptcy, 700 Longwater Dr,
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                                                            Po Box 69184, Harrisburg, PA 17106-9184
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                                                   Po Box 1250, Saint Cloud, MN 56395-1250
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Atlanta, GA 30348-5555
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                +Fingerhut,
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5308826*
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                +Total Visa/Bank of Missouri,
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                                                                                Saint Paul, MN 55116-0448
                +US Dept of Education,
                                                               Po Box 16448,
5308844*
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                                 Attn: Bankruptcy,
                                                      Po Box 7860,
                                                                      Madison, WI 53707-7860
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 15, 2020 Signature: <u>/s/Joseph Speetjens</u>

District/off: 0314-1 User: AutoDocke Page 4 of 4 Date Rcvd: Apr 13, 2020 Form ID: pdf002 Total Noticed: 47

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2020 at the address(es) listed below:

Chad J. Julius on behalf of Debtor 1 Cynthia Lynn Craig-Halbleib cjulius@ljacobsonlaw.com,

Charles J DeHart, III (Trustee) Twecf@pamd13trustee.com

James Warmbrodt on behalf of Creditor THE MONEY SOURCE, INC. bkgroup@kmllawgroup.com

United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

LOCAL BANKRUPTCY FORM 3015-1

IN THE UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

CHAPTER 13

Cynthia Lynn Craig-Halbleib	CASE NO.	1:20-bk-00836	
	□ Number of M	PLAN CD PLAN (Indicate 1 Iotions to Avoid Lie Iotions to Value Col	ns
CHA	APTER 13 PLAN		
Debtors must check one box on each line to state whether or "Not Included" or if both boxes are checked or if neither box			
1 The plan contains nonstandard provisions, set out in § 9 in the standard plan as approved by the U.S. Bankruptcy District of Pennsylvania.		d □ Included	■ Not Included
2 The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.		■ Included	☐ Not Included
The plan avoids a judicial lien or nonpossessory, nonput interest, set out in § 2.G.	rchase-money security	☐ Included	■ Not Included
VOUR RICH	rs will be affect	ren	

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN.

IN RE:

A. **Plan Payments From Future Income**

1. To date, the Debtor paid \$\) (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$15,300.00, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
1	60	255.00	0.00	255.00	15,300.00
				Total Payments:	\$15,300.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

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Best Case Bankruptcy

- 3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
- 4. CHECK ONE: Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is \$90.00. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

- No assets will be liquidated. *If this line is checked, the rest of § 1.B.2 and complete § 1.B.3 if applicable*
- ☐ Certain assets will be liquidated as follows:
- 2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$__ from the sale of property known and designated as __. All sales shall be completed by __. If the property does not sell by the date specified, then the disposition of the property shall be as follows:
- 3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

2. SECURED CLAIMS.

- A. Pre-Confirmation Distributions. Check one.
- None. If "None" is checked, the rest of § 2.A need not be completed or reproduced.
- B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.
- \square None. If "None" is checked, the rest of § 2.B need not be completed or reproduced.
- Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
	6212 Nassay Road Harrisburg, PA 17112 Dauphin	
	County	
The Money Source Inc.	Paid \$144,000.00 in 2016.	4152

- C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.
 - □ None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*
 - The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

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Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
Lower Paxton Township Authority	6212 Nassay Road Harrisburg, PA 17112 Dauphin County Paid \$144,000.00 in 2016.	\$610.50	\$0.00	\$610.50
The Money Source Inc.	6212 Nassay Road Harrisburg, PA 17112 Dauphin County Paid \$144,000.00 in 2016.	\$9,000.00	\$0.00	\$9,000.00

D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)

- None. *If "None"* is checked, the rest of § 2.D need not be completed or reproduced.
- E. Secured claims for which a § 506 valuation is applicable. Check one.
- □ None. *If "None"* is checked, the rest of § 2.E need not be completed or reproduced.
- Claims listed in the subsection are debts secured by property not described in § 2.D of this plan. These claims will be paid in the plan according to modified terms, and liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under §1328 of the Code. The excess of the creditor's claim will be treated as an unsecured claim. Any claim listed as "\$0.00" or "NO VALUE" in the "Modified Principal Balance" column below will be treated as an unsecured claim. The liens will be avoided or limited through the plan or Debtor will file an adversary or other action (select method in last column). To the extent not already determined, the amount, extent or validity of the allowed secured claim for each claim listed below will be determined by the court at the confirmation hearing. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Value of Collateral (Modified Principal)	Interest Rate	Total Payment	Plan, Adversary or Other Action
Lower Paxton Township Authority	6212 Nassay Road Harrisburg, PA 17112 Dauphin County Paid \$144,000.00 in 2016.	NO VALUE	0%	\$0.00	Plan

F. Surrender of Collateral. Check one.

- □ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.
- The Debtor elects to surrender to each creditor listed below the collateral that secures the creditor's claim. The Debtor requests that upon confirmation of this plan or upon approval of any modified plan the stay under 11 U.S.C. §362(a) be terminated as to the collateral only and that the stay under §1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 4 below.

Name of Creditor	Description of Collateral to be Surrendered	
Westlake Financial Services	2015 Jeep Wrangler 95000 miles	

- G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.
- None. *If "None"* is checked, the rest of § 2.G need not be completed or reproduced.

3. PRIORITY CLAIMS.

A. Administrative Claims

1. <u>Trustee's Fees</u>. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

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- $2.\ \underline{Attorney's\ fees.}\ Complete\ only\ one\ of\ the\ following\ options:$
 - a. In addition to the retainer of \$\(\bigcup \) 0.00 already paid by the Debtor, the amount of \$\(\bigcup \) 4,000.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
 - b. \$_____ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).
- 3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above. *Check one of the following two lines.*
- None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.
- B. Priority Claims (including, certain Domestic Support Obligations)
- None. *If "None" is checked, the rest of § 3.B need not be completed or reproduced.*
- C. <u>Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B)</u>. Check one of the following two lines.
- None. *If "None" is checked, the rest of § 3.C need not be completed or reproduced.*

4. UNSECURED CLAIMS

- A. Claims of Unsecured Nonpriority Creditors Specially Classified.
 - Check one of the following two lines.
- None. If "None" is checked, the rest of \S 4.A need not be completed or reproduced.
- B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.
- 5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.
 - None. If "None" is checked, the rest of § 5 need not be completed or reproduced.
- 6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

Che	eck the applicable line:
	plan confirmation. entry of discharge. closing of case.

- 7. DISCHARGE: (Check one)
 - The debtor will seek a discharge pursuant to § 1328(a).
 - ☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).
- 8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as

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Payments Level 1: Level 2: Level 3: Level 4: Level 5: Level 6: Level 7: Level 8:	from the plan will be made by the Trustee in the following of the control of the plan will be made by the Trustee in the following of the plan will be made by the Trustee in the following of the plan will be made by the Trustee in the following of the plan will be made by the Trustee in the following of the plan will be made by the Trustee in the following of the plan will be made by the Trustee in the following of the plan will be made by the Trustee in the following of the plan will be made by the Trustee in the following of the plan will be made by the Trustee in the following of the plan will be made by the Trustee in the following of the plan will be made by the Trustee in the following of the plan will be made by the Trustee in the following of the plan will be made by the Trustee in the following of the plan will be made by the Trustee in the following of the plan will be made by the Trustee in the plan wi	order:
	we Levels are filled in, the rest of § 8 need not be completed distribution of plan payments will be determined by the Trust	
Level 1: Level 2: Level 3: Level 4: Level 5: Level 6: Level 7: Level 8:	Adequate protection payments. Debtor's attorney's fees. Domestic Support Obligations. Priority claims, pro rata. Secured claims, pro rata. Specially classified unsecured claims. Timely filed general unsecured claims. Untimely filed general unsecured claims to which the De	ebtor has not objected.
9.	NONSTANDARD PLAN PROVISIONS	
	the additional provisions below or on an attachment. Any The plan and any attachment must be filed as one docum	nonstandard provision placed elsewhere in the plan is void. ent, not as a plan and exhibit.)
Dated:	March 18, 2020	/s/ Chad J. Julius
		Chad J. Julius
		Attorney for Debtor
		/s/ Cynthia Lynn Craig-Halbleib
		Cynthia Lynn Craig-Halbleib
		Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in \S 9.